# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: \$ Case No. 20-30599
DEBRA DENESE WILLIAMS, \$

Debtor(s) \$ Chapter 7

## **MOTION TO CONVERT CASE FROM CHAPTER 7 TO CHAPTER 13**

This motion seeks an order that may adversely affect you. If you oppose the motion, you should immediately contact the moving party to resolve the dispute. If you and the moving party cannot agree, you must file a response and send a copy to the moving party. You must file and serve your response within 21 days of the date this was served on you. Your response must state why the motion should not be granted. If you do not file a timely response, the relief may be granted without further notice to you. If you oppose the motion and have not reached an agreement, you must attend the hearing.

Unless the parties agree otherwise, the court may consider evidence at the hearing and may decide the motion at the hearing.

Represented parties should act through their attorney.

#### TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW BEFORE THE COURT, Debtor Debra Denese Williams, files this Motion to Convert Case from Chapter 7 to Chapter 13 pursuant to 11 U.S.C. § 706. The above-named Debtor requests that this court enter an Order converting this case under Chapter 7 to a case under Chapter 13 of the Bankruptcy code (title 11 of the United States Code), on the grounds set forth below.

- 1. On January 24, 2020, the above named Debtor filed a Voluntary Petition under Chapter 7 of the Bankruptcy Code.
- 2. On February 14, 2020, the mortgage lender for Debtor's primary residence, Midfirst Bank, filed a Motion for Relief from Stay Regarding Exempt Property (docket #13) ("Motion for Relief").

3. Debtor wishes to convert her case to a Chapter 13 so that she may properly

address the Motion for Relief and file a Chapter 13 Plan which will allow her to save her

primary residence.

4. This case has not been previously converted under 11 U.S.C. § 1112, § 1208,

or § 1307.

5. The name of the Trustee appointed is Allison D. Byman.

6. Debtor alleges that the motion is filed in good faith, and that Debtor is eligible

for relief under the Chapter for which conversion is requested.

WHEREFORE, PREMISES CONSIDERED, Debtor Debra Denese Williams, respectfully

requests this Court issue an Order converting this case under Chapter 7 to Chapter 13 of the

Bankruptcy Code.

Dated: March 3, 2020

Respectfully submitted,

/s/ Nicholas M. Wajda

Nicholas M. Wajda

Wajda & Associates, APC

SBT 24106757

5430 Lyndon B. Johnson Fwy, Ste. 1200

Dallas, TX 75206

Tel: (214) 396-6008

Fax: (866) 286-8433

Email: nick@recoverylawgroup.com

ATTORNEY FOR DEBTOR

### **CERTIFICATE OF SERVICE**

The signature below certifies that a true and correct copy of the foregoing document has

been served electronically on March 3, 2020, on the following:

Allison D Byman, adb@bymanlaw.com
United States Trustee, USTPRegion07.HU.ECF@USDOJ.GOV
MIDFIRST BANK, Jessica Holt, jholt@mwzmlaw.com
Michael W Zientz, txsd@mwzmlaw.com
PRA Receivables Management, LLC, claims@recoverycorp.com

The signature below certifies that a true and correct copy of the foregoing document has been served by first class, U.S. mail, postage prepaid on March 3, 2020, on the following:

Honorable Christopher M. Lopez 515 Rusk, Courtroom 401 Houston, TX 77002

\*\*\*See attached additional service list.

Dated: March 3, 2020 Respectfully submitted,

/s/ Charla Weipz

Charla Weipz, Legal Assistant Wajda & Associates, APC SBT 24106757 5430 Lyndon B. Johnson Fwy, Ste. 1200 Dallas, TX 75206

Tel: (214) 396-6008 Fax: (866) 286-8433

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PO Box 41021

Norfolk, VA 23541-1021

United States Bankruptcy Court PO Box 61010 Houston, TX 77208-1010

AES/PHEAA Attn: Bankruptcy Po Box 2461

Harrisburg, PA 17105-2461

Connexus CU Attn: Bankruptcy Po Box 8026 Wausau, WI 54402-8026

Fingerhut Attn: Bankruptcy

Po Box 1250 Saint Cloud, MN 56395-1250

Midnight Velvet/Swiss Colony

Attn: Bankruptcy 1112 Seventh Ave Monroe, WI 53566-1364

Allison D Byman Byman & Associates PLLC 7924 Broadway Suite 104 Pearland, TX 77581-7933 Avant

Attn: Bankruptcy Po Box 9183380 Chicago, IL 60691-3380

Conns

Attn: Bankruptcy

2445 Technology Forest Blvd, Bldg 4, Ste

The Woodlands, TX 77381-5258

Great Lakes Attn: Bankruptcy Po Box 7860

Madison, WI 53707-7860

Syncb/ccdstr Attn: Bankruptcy Po Box 965060 Orlando, FL 32896-5060 Carmax Auto Finance P.O. Box 3174 Milwaukee, WI 53201-3174

Credit Collection Services

Po Box 607

Norwood, MA 02062-0607

Midland Mortgage C

Attn: Customer Service/ Bankruptcy

P.O. Box 26648

Oklahoma City, OK 73126-0648

**US** Trustee

Office of the US Trustee

515 Rusk Ave Ste 3516

Houston, TX 77002-2604